

# Examine preparedness as hurricane season arrives

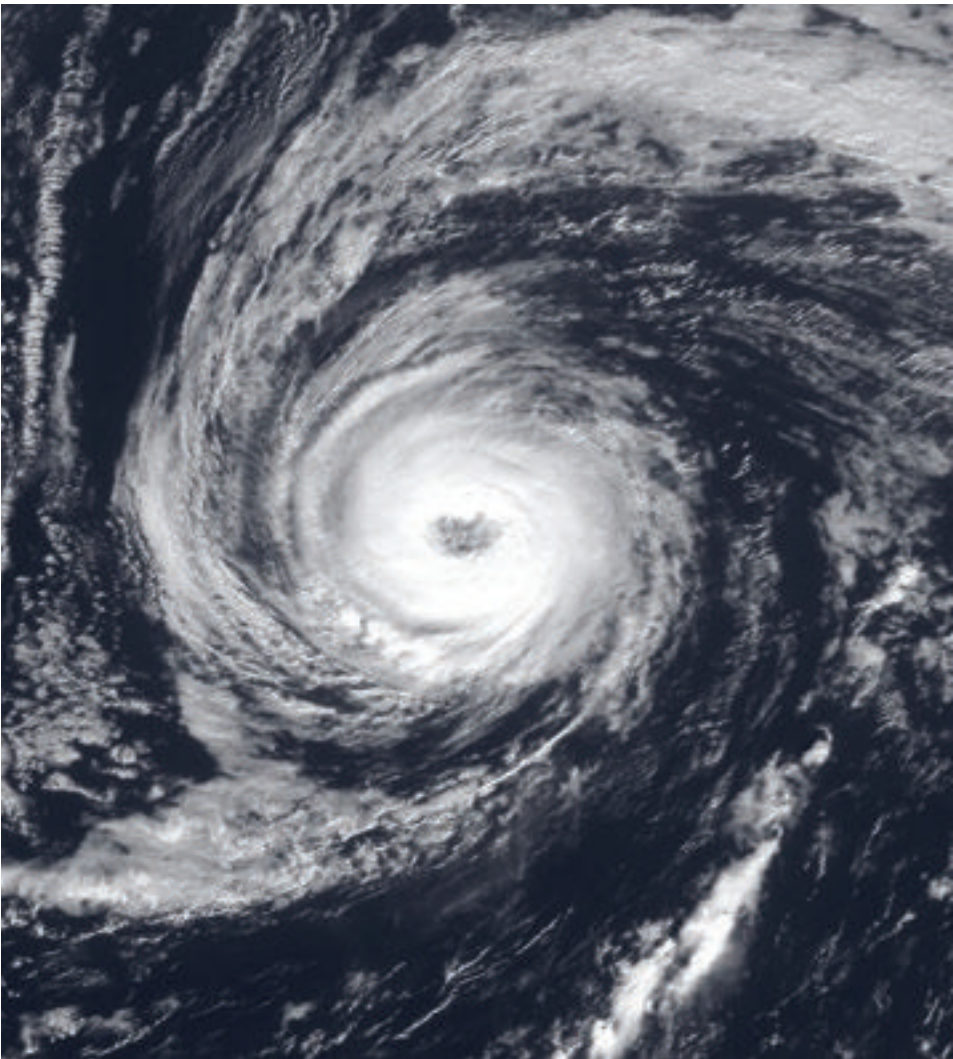
By Guest Columnist and State Fire Marshal Mike Chaney

Every year, as Atlantic Hurricane Season begins, I reflect on storms past: the extraordinary damage and the precious lives lost. But I also reflect on how far our state, and especially the Mississippi Gulf Coast, have come in recent years through thoughtful preparation.

Stronger building codes keep our coast solid – resulting in more economic development, jobs, and growth. Higher building standards and innovative ideas mean reduced insurance rates and statewide building codes are supported by the Homebuilders Association of Mississippi, Fire Chiefs Association, and many others.

At last check, there were 19,330 policies in force under the wind pool – which is a downturn from over 40,000 policies. It's likely this trend will continue unless we experience a storm or serious threat of a storm.

Additionally, there are about 63,000 flood policies in force in Mississippi. The National Flood Insurance Program has been extended through June 14, 2019. Still, I urge the United States Congress to reexamine the program. What I want is for private enterprise to be able to




write policies in competition with the federal government and provide the same coverage the federal government provides. This action lowers rates and folks can afford to buy flood insurance.

While I hope we have a quiet hurricane season, we must prepare in case of a disaster. My office is urging individuals and families to pack a bag with post-disaster essentials. A “go bag” should include cash, medications, a battery-powered radio, and one gallon of water for every family member and pet. You also need important documents like your Social Security cards, driver's licenses, and a copy of your insurance policies so you can quickly file a claim once the danger has passed.

This is the time of year to review your insurance coverage and make sure you are familiar with your policies. If you're considering flood insurance, know that it will take thirty days to go into effect from the date you buy it and flood insurance is not generally covered by a standard homeowner's policy.

Again, I hope Mississippi avoids damage, destruction, and loss of life this hurricane season. But, if we have to weather a storm, let's do so prepared, aware, and together. Please call my office should you need anything.



**19**

ELECTION

Democratic Primary  
TUESDAY, AUGUST 6

General Election  
TUESDAY, NOVEMBER 5

HINDS COUNTY  
JUSTICE COURT JUDGE DISTRICT 2  
**BRIAN GRIZZELL**

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EDUCATION	MEMBERSHIPS	EXPERIENCE
<p>K-12 Education</p> <ul style="list-style-type: none"><li>Dawson Elementary</li><li>McLeod Elementary</li><li>Power Junior High (Middle) School</li><li>Callaway High School</li></ul> <p>College Education</p> <ul style="list-style-type: none"><li>Jackson State University</li></ul> <p>Graduate Education</p> <ul style="list-style-type: none"><li>University of Phoenix</li><li>Jackson State University</li><li>Strayer University</li><li>Jack Welch Management Institute</li></ul> <p>Doctoral Education</p> <ul style="list-style-type: none"><li>Walden University</li><li>University of Mississippi</li></ul>	<ul style="list-style-type: none"><li>Jackson Hinds Chapter of JSUNAA- Life Member</li><li>Knights of Peter Claver- Council 199</li><li>Mississippi Association of Educators</li><li>National Association of Diversity Officers in Higher Education</li><li>National Association of Educators</li><li>Alpha Phi Alpha Fraternity, Incorporated- Life Member</li><li>BelAir Neighborhood Association- Vice President</li><li>Holy Family Catholic Church- Pastoral Council</li><li>Jackson Association of Educators</li><li>Jackson State University National Alumni Association- Life Member</li></ul>	<ul style="list-style-type: none"><li>Commissioner (Quasi-Judicial)- Civil Service Commission, City of Jackson</li><li>Commissioner- Planning and Rezoning Board, City of Jackson</li><li>Licensed Educator (AAAA)- Jackson Public School District</li><li>Dean Emeritus and Full-time Faculty- Strayer University- College of Business</li><li>Owner and Lead Consultant- Brian Grizzell &amp; Associates, LLC, Jackson, Mississippi</li></ul> <p><b>FAMILY</b></p> <ul style="list-style-type: none"><li><b>Parents:</b> Gloria Dyson Grizzell (deceased) and Marvin Grizzell (deceased)</li><li><b>Sisters:</b> Avis Grizzell-Jenkins (Andre) and Renee Jones</li><li><b>Brothers:</b> Deputy Chief Vincent Grizzell (Mordesia), Juan Van Thames, and Christopher Dyson (deceased)</li><li><b>Dog:</b> Whiskey</li></ul>



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